

Types of Compensation (Payment of compensation benefits)

The following tables are quick jurisdictional comparisons of types of compensation payments including: wage or earnings loss, functional impairment, annuities and supplemental benefits.

Click on one of the links below to go directly to:

- [Types of Compensation – General](#): This table describes the basic differences between types of compensation at each WCB including: whether it has a dual award system; if it has temporary compensation, permanent compensation, total disability, and/or partial disability; and how long payments may last.
- [Wage or Earnings Loss](#): This table compares wage or earnings loss terms used in each Canadian Workers' Compensation Board/Commission.
- [Functional Impairment](#): This table compares functional impairment between each province and territory.
- [Annuities](#): These tables describe annuities at each jurisdiction including annuities at 65 and other annuities.
- [Supplemental Benefits](#): These tables describe supplemental benefits in each jurisdiction, including group benefit plans and employment-related remuneration, collateral (top-up) benefits.

Source: Association of Workers' Compensation Boards of Canada – 2015

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Types of Compensation - General

The following table describes the basic differences between types of compensation at each WCB including: whether it has a dual award system; if it has temporary compensation, permanent compensation, total disability, and/or partial disability; and how long payments may last.

The Newfoundland and Labrador Workplace Health, Safety and Compensation Act, 2022, became effective on September 1, 2023, along with new regulations. The table has been updated to incorporate these changes. The Summary table will soon be revised to encompass all jurisdictional updates in the near future.

Types of Compensation – General :	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT/NU
WCB/Commission has a dual award system	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No
WCB/Commission:												
• awards temporary compensation	Yes	Yes	Yes	Yes	Yes	Yes	Yes ¹	Yes	Yes	Yes ^{2,3}	Yes	Yes
• awards permanent compensation	Yes	Yes	Yes	Yes	No	Yes	Yes ⁴	No	Yes	Yes ^{5,6}	Yes	Yes
• recognizes total disability	Yes	Yes	Yes	Yes	No	Yes	Yes ⁴	Yes	Yes	Yes ^{1,4}	Yes	Yes
• recognizes partial disability	Yes	Yes	Yes	Yes	No	Yes	Yes ⁴	Yes	Yes	Yes ^{2,5}	Yes	Yes
Payments can be made as long as a disability or wage loss exists	Yes	N/A	No	Yes	Yes ⁷	Yes	Yes	No	Yes	N/A	Yes	Yes
• or to age 65	Yes	Yes	Yes	Yes ⁸	No	Yes ⁹	Yes ¹⁰	Yes	Yes	Yes ¹¹	Yes	N/A
• Payments can be made for life in some cases of permanent disability	Yes ¹²	¹³	Yes	Yes ¹⁴	No	Yes	Yes ¹⁵	Yes	Yes	N/A	Yes ¹⁶	Yes

N/A means not applicable or not available. Contact individual [WCBs/Commissions](#) if you require further information or clarification.

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- 1 Benefits for accidents before January 1, 1992, are based on the disability model. Benefits for accidents after December 31, 1991, are based on a dual-award system of wage loss and impairment awards.
 - 2 Section 29.
 - 3 Section 30.
 - 4 For accidents before January 1, 1992.
 - 5 Section 22.
 - 6 Section 23.
 - 7 The right to an income replacement indemnity is extinguished at the sixty-eighth birthday of the worker or, if he suffers an employment injury when 64 years of age or over, four years after the date he became unable to carry on his employment.
 - 8 When an injured worker is 63 years of age or more at the time of injury, compensation is provided for a period not exceeding two years following the commencement of loss of earnings resulting from the injury or recurrence of injury. Age 65 is the age at which LTD benefits end. Age 65 limit does not apply to life-long pensioners and pre-1982 surviving spouses.
 - 9 For a maximum of two years if the worker is 63 years of age or older on the date of the injury.
 - 10 In general, wage loss benefits are payable until the WCB determines the loss of earning capacity ends or the worker turns 65. Workers who are 61 years of age or older are eligible to receive wage loss benefits until they are fit to return to work or for four years, whichever occurs sooner. Prior to January 1, 2005, wage loss benefits were payable to workers over the age of 63 at the date of accident for a period of up to 24 months.
 - 11 Section 23.1.
 - 12 For pre-1984 injuries.
 - 13 Yes, under previous Act.
 - 14 For accidents that occurred before January 1, 1982.
 - 15 This refers to the Manitoba Act as it existed prior to January 1, 1992.
 - 16 Prior Acts.

Source: Association of Workers' Compensation Boards of Canada – 2015

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Wage or Earnings Loss

You can find additional earnings loss information on the following topics on our [Benefits](#) page:

- “Weekly Benefits for Temporary Disability” under the heading “Temporary Disability Benefits – Wage Loss Benefits”
- “Employment Earnings Considered When Establishing the Compensation Rate” under the heading “Temporary Disability Benefits – Wage Loss Benefits”
- “Permanent Disability Awards” under the heading “Permanent Disability Awards”.

The following table compares wage or earnings loss terms used in each Canadian Workers’ Compensation Board/Commission.

The following wage or earnings loss terms are used in each jurisdiction:	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT/NU
• percentage impairment of earnings capacity	No	No	No	No	No	No	No	No	Yes	Yes ¹	No	Yes
• projected loss of earnings	No	No	No	No	No	Yes	No	No	No	Yes ^{2, 3,1}	No	No
• loss of earning capacity	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	N/A	Yes	No
• long term disability	No	No	No	Yes	No	No	No	No	No	N/A	Yes	Yes
• temporary and extended earnings loss benefits	Yes	Yes	No	No	No	No	No	No	Yes	N/A	No	No
• earnings loss	Yes	Yes	Yes	Yes	No	No	No	Yes	Yes	N/A	Yes	No
• loss of earnings	Yes	Yes	Yes	Yes	No	Yes	No	Yes	Yes	Yes ^{3,1}	Yes	No
• wage loss	Yes	Yes	No	Yes	No	Yes	Yes	Yes	Yes	Yes ⁴	Yes	No
• income replacement indemnity	No	No	No	No	Yes	No	No	No	No	N/A	No	No

N/A means not applicable or not available. Contact individual [WCBs/Commissions](#) if you require further information or clarification.

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1 Section 33.

2 Section 29.

3 Section 22.

4 Not with reference to permanent awards. Section 30.

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Functional Impairment

You may also be interested in the comparative table “Permanent Disability Awards” found on our [Benefits](#) page.

The following table compares functional impairment between each province and territory.

Functional Impairment ¹	NL	PE	NS ²	NB	QC ³	ON	MB	SK	AB	BC ⁴	YT	NT/NU
WCB pays a lump sum amount for a permanent functional or physical impairment	Yes	Yes	Yes ⁵	Yes	Yes	Yes	Yes ⁶	Yes	Yes ⁷	No ⁸	Yes	Yes
• It is based on:												
○ the estimated degree of disability or clinical impairment	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes ⁹	Yes	Yes
○ the age of the worker	No	No	Yes	No	Yes	Yes	¹⁰	No	No	Yes ¹¹	No	Yes
○ a base or maximum/minimum amount as specified in the Act or regulations	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes ¹²	No	Yes	Yes
WCB may pay as a lump sum if there is functional impairment but no immediate earnings loss	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	No	Yes	Yes
WCB pays a lump sum for disfigurement.	Yes	Yes	Yes ¹³	Yes ¹⁴	Yes	¹⁵	Yes ¹⁶	Yes	Yes	Yes ¹⁷	Yes	Yes

N/A means not applicable or not available. Contact individual [WCBs/Commissions](#) if you require further information or clarification.

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¹ When a worker’s physical or mental capacities are reduced or impaired, a functional loss may have occurred. This may or may not result in a projected or actual earnings loss to the worker.

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- 2 In Nova Scotia, a monthly benefit known as the Permanent Impairment Benefit (PIB) is payable for life. The PIB is equal to (85%) X (30%) X (% impairment rating) X (net pre-injury earnings). The PIB is normally commuted to a lump sum if the impairment rating is less than 30% and no Extended Earnings Replacement Benefits is being paid.
 - 3 In Quebec, a worker who sustains one or several permanent physical or mental impairments as a result of the same work accident or the same occupational disease is entitled, where the total of the percentages of these impairments exceeds 100%, to receive an amount equal to 25% of the amount of the compensation determined on the basis of the excess percentage. In Quebec, the worker whose occupational injury is consolidated is entitled to the income replacement indemnity for as long as he needs rehabilitation to enable him to carry out his employment or, if this goal cannot be attained, to enable him to carry out suitable full-time employment. When the worker unable to carry out his employment becomes able to carry out suitable full-time employment, his income replacement indemnity is reduced by the net income he could draw from this suitable employment. If his employer terminates the worker's suitable employment within the ensuing two years, the worker recovers his right to full income replacement indemnity. However, if this suitable employment is not available, the worker is entitled to a full income replacement indemnity until he occupies this employment or refuses it without a valid reason, but for at most one year from the date he becomes able to occupy it.
 - 4 In BC, loss of function awards are also called "section 23(1) awards". Section 23(1) of the Act states that, if a permanent partial disability results from a worker's injury, the Board must estimate the impairment of earnings capacity from the nature and degree of the injury. The percentage of disability determined from the worker's condition under section 23(1) reflects the extent to which a particular injury is likely to impair a worker's ability to earn in the future. It takes into consideration such factors as: short term fluctuations in the compensable condition; reduced prospects of promotion; restrictions in future employment; reduced capacity to compete in the labour market; and variations in the labour market. Loss of function is the primary method of assessing permanent disability. Only in "so exceptional" circumstances will a loss of earnings assessment be considered.
 - 5 Conditionally.
 - 6 If the impairment award granted exceeds \$15,700 in 2015, the worker has the option of converting this lump sum into an annuity.
 - 7 For claims on or after January 1, 1995.
 - 8 BC pays periodic payments which may be commuted out as lump sums in some cases. Sections 35(2) and 35(3). *Rehabilitation Services & Claims Manual* Volume II #45.10.
 - 9 *Rehabilitation Services & Claims Manual* Volume II #39.10.
 - 10 For accidents from January 1, 1992 to December 31, 2005.
 - 11 *Rehabilitation Services & Claims Manual* Volume II #39.11.
 - 12 Maximum and minimum amounts are specified in policy, not in the Act or Regulations.
 - 13 If PMI (permanent medical impairment).
 - 14 If a permanent physical impairment.
 - 15 If it is a permanent impairment resulting in a non-economic loss (NEL) award, the usual rules apply regarding whether the NEL award will be paid as a lump sum, depending on the amount.
 - 16 The definition of impairment includes disfigurement. In general, impairment awards are paid out as lump sums.
 - 17 Section 22.

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Annuity

The following tables describe annuities in each jurisdiction.

Click on one of the links below to go directly to:

- [Newfoundland and Labrador](#)
- [Prince Edward Island](#)
- [Nova Scotia](#)
- [New Brunswick](#)
- [Quebec](#)
- [Ontario](#)
- [Manitoba](#)
- [Saskatchewan](#)
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- [British Columbia](#)
- [Yukon](#)
- [Northwest Territories & Nunavut](#)

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Newfoundland and Labrador

The following table describes annuities in Newfoundland and Labrador:

The Newfoundland and Labrador Workplace Health, Safety and Compensation Act, 2022, became effective on September 1, 2023, along with new regulations. The table has been updated to incorporate these changes. The Summary table will soon be revised to encompass all jurisdictional updates in the near future.

Annuity	Newfoundland and Labrador
Annuity at 65	For injuries after December 31, 1983, the commission will pay workers who are receiving compensation at age 65 an amount equal to the demonstrated loss of CPP Retirement or registered employer sponsored pension plan benefits that the worker has lost as a result of the injury.
Other Annuities	N/A
Section of Act	Workplace Health, Safety and Compensation Act, 2022 (section 85)
Policy (if any)	RE-15 - Determining Suitable Employment and Earnings

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Prince Edward Island

The following table describes annuities in Prince Edward Island:

Annuity	Prince Edward Island
Annuity at 65	For injuries occurring after January 1, 1995, Prince Edward Island pays workers at age 65 for demonstrated loss of CPP Retirement or registered employer sponsored pension plan benefits.
Other Annuities	N/A
Section of Act	Workers Compensation Act (section 43)

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Policy (if any)

[POL-124 Pension Replacement Benefits](#)

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Nova Scotia

The following table describes annuities in Nova Scotia:

Annuity	Nova Scotia
Annuity at 65	In Nova Scotia, the percentage set aside to fund the annuity is 5% per month and the annuity is payable at age 65 and may be payable earlier as long as it is a qualifying case and the amount is less than \$10,000.
Other Annuities	N/A
Section of Act	Workers' Compensation Act (sections 50-58)
Policy (if any)	Policy 3.6.1 Amounts to be Reserved to Provide Annuity

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New Brunswick

The following table describes annuities in New Brunswick:

Annuity	New Brunswick
Annuity at 65	In New Brunswick, when a worker is in receipt of benefits for 24 consecutive months, an amount equal to 10% ¹ of the benefits paid plus interest accrued monthly based on the amount of benefits to which the injured worker is entitled is set aside to offset some of the effect of lost CPP and private pension contributions. The same applies to surviving spouses -- if surviving spouses receive benefits as a result of a fatality since January 1, 1982, they are entitled to set aside 5% or 8%.
Other Annuities	-
Section of Act	Workers' Compensation Act (section 38.22)
Policy (if any)	Policy 21-206 Funding Annuity Benefits

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1 On or after January 1, 2009.

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Quebec

The following table describes annuities in Quebec:

Annuity	Quebec
Annuity at 65	In Quebec, the right to the income replacement indemnity expires upon the injured worker's 68th birthday or, if he suffers an occupational injury when he is at least 64 years old, four years after the beginning of his disability. The income replacement indemnity is reduced by 25% upon the worker's 65th birthday, by 50% in the second year, and by 75% in the third year after this date. However, the income replacement indemnity of the worker who suffers an occupational injury when he is at least 64 years old and employed is reduced by 25% from the second year following the beginning of his disability, by 50% from the third year, and by 75% from the fourth year following this date.
Other Annuities	N/A
Section of Act	<u>Act Respecting Industrial Accidents and Occupational Diseases</u> (sections 56, 57)
Policy (if any)	N/A

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Ontario

The following table describes annuities in Ontario:

Annuity	Ontario
Annuity at 65	In Ontario, after the worker has received loss of earnings benefits for 12 months, the Board is required to set aside an additional amount equal to 5% of each payment toward a retirement benefit, which is invested. The worker may contribute a further 5%. If the worker dies before turning age 65, this retirement benefit may be payable to the spouse, dependants, designated beneficiary, or estate depending on whether the worker's death was work-related. If the worker's death is work-related, the spouse and dependants receive survivor benefits and that portion of the retirement benefit to which the worker had made voluntary contributions. Effective March 30, 2011, for workers turning 65 on or after April 30, 2011, the threshold amount for payment of the LRI benefit as an annuity when the worker reaches age 65 is increased from \$3,000 (indexed) to the maximum amount of average earnings determined under section 54 of the WSIA.
Other Annuities	In Ontario, there are a variety of annuities which are described in WSIB policy .
Section of Act	Workplace Safety and Insurance Act, 1997 (section 45)
Policy (if any)	<ul style="list-style-type: none">• 18-03-07 Loss of Retirement Income Benefits (Accidents on or after January 1, 1998)• 18-01-02 Benefit Dollar Amounts - Accidents from 1998

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Manitoba

The following table describes annuities in Manitoba:

Annuity	Manitoba
Annuity at 65	<p>In Manitoba, once a worker has received wage loss benefits in each of 24 months, the WCB sets aside a percentage of future wage loss benefits to form a retirement annuity, generally payable at age 65. This percentage depends on the amount contributed by the employer to the worker's company pension plan before and after the accident.</p> <p>Where the employer's contribution rate before the injury was 5% or less, the WCB will set aside the difference between 5% and the employer's contribution rate after 24 months on wage loss benefits.</p> <p>Where the employer's contribution rate before the injury was more than 5% but did not exceed 7%, the WCB will set aside the difference between the employer's contribution rate before the injury and the employer's contribution rate after 24 months on wage loss benefits.</p> <p>Where the employer's contribution rate before the injury was more than 7%, the WCB will set aside the difference between 7% and the employer's contribution rate after 24 cumulative months.</p> <p>The worker has the option of contributing up to the same percentage of future wage loss the WCB is contributing towards the annuity. If the worker dies before electing the type of annuity, a lump sum is payable to the spouse or common-law partner. If this lump sum is greater than an amount determined by the WCB, the spouse or common-law partner may convert this sum into an annuity. This threshold amount is \$15,700 in 2015. If there is no spouse or common-law partner, this lump sum is payable to the estate. The annuity benefits are also divisible on marriage break-up.</p>
Other Annuities	<p>In Manitoba, a worker, spouse, or common-law partner can choose from a variety of annuity options. If the lump sum payable for an impairment award, retirement benefit or fatality benefit is above a certain threshold, the worker, spouse or common-law partner can obtain independent financial advice up to \$400.00 to assist in choosing one of the annuity options. In 2015, this threshold level is \$39,250. If the worker, spouse or common-law partner selected a particular type of annuity and dies before the annuity term expires, a designated beneficiary, or the estate, is entitled to receive the balance of the annuity. If an annuity is unclaimed after six years, it is paid into the Accident Fund.</p>
Section of Act	Workers Compensation Act (sections 36, 42)
Policy (if any)	<p>44.100.20 Annuities</p> <p>Fact Sheet - Retirement Annuities</p>

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Saskatchewan

The following table describes annuities in Saskatchewan:

Annuity	Saskatchewan
Annuity at 65	In Saskatchewan after a pension has been paid for 24 months, an additional amount of 10% each month is set aside to form an annuity for the worker. At age 65, the disability pension or wage loss ceases and the annuity payment commences. This is felt to mirror most workers' situations where normal earnings cease and a retirement pension or its equivalent commences.
Other Annuities	N/A
Section of Act	Workers' Compensation Act, 2013 (sections 73 and 74)
Policy (if any)	Policy and Procedure Manual : POL 13/2013, Annuities

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Alberta

The following table describes annuities in Alberta:

Annuity	Alberta
Annuity at 65	Alberta does not pay an annuity. Instead, the Economic Loss Payment is adjusted upon reaching retirement age (usually age 65 but may be later) to reflect the loss of retirement income, rather than employment income, and continues for the life of the worker. The adjustment formula is similar to those used for employment pensions.
Other Annuities	N/A
Section of Act	N/A
Policy (if any)	04-04, Part II, Application 3, Benefits, Permanent Disability

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British Columbia

The following table describes annuities in British Columbia:

Annuity	British Columbia
Annuity at 65	In BC, the Board is required to set aside an additional amount equal to 5% of each payment toward a retirement benefit, which is invested. The worker may contribute an amount from 1% to 5%. On retirement, the worker will receive the retirement benefit as a lump sum award.
Other Annuities	N/A
Section of Act	Workers Compensation Act (sections 23.2 & 23.3)
Policy (if any)	Rehabilitation Services & Claims Manual (#116.00 - #116.30)

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Yukon

The following table describes annuities in Yukon:

Annuity	Yukon
Annuity at 65	In Yukon ² , after an earnings loss has been paid for 24 months, an additional amount of 10% each month is set aside to form an annuity for the worker. At the age of eligibility for old age security benefits, the disability pension or wage loss ceases and the annuity payment commences. This is felt to mirror most workers' situations where normal earnings cease and a retirement pension or its equivalent commences.
Other Annuities	N/A
Section of Act	Workers' Compensation Act (section 32)
Policy (if any)	FA-06 - Annuities

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2 In the Yukon, compensation must have been payable in respect of the SAME disability for at least 24 months.

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Northwest Territories and Nunavut

The following table describes annuities in Northwest Territories and Nunavut:

Annuity	Northwest Territories and Nunavut
Annuity at 65	The Northwest Territories and Nunavut are not required to provide annuities as benefits provided are lifetime pensions.
Other Annuities	N/A
Section of Act	N/A
Policy (if any)	N/A

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Supplemental Benefits

The following tables describe supplemental benefits in each jurisdiction, including group benefit plans and employment-related remuneration, collateral (top-up) benefits.

Click on one of the links below to go directly to:

- [Newfoundland and Labrador](#)
- [Prince Edward Island](#)
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Newfoundland and Labrador

The following table describes supplemental benefits in Newfoundland and Labrador.

Supplemental Benefits	Newfoundland and Labrador
Supplemental Benefits	N/A
Group Benefit Plan	N/A
Employment-Related Remuneration, Collateral (Top-Up) Benefits	Newfoundland & Labrador prohibits any agreement between an employer and a worker that would allow a worker to be paid more than the amount that would be paid as compensation under the Act. Effective September 1, 1998, a benefit relative to the injury that a worker is entitled to receive from the Canada Pension Plan or the Quebec Pension Plan are offset from the compensation payable at a rate of 75% of the net benefit and a benefit from an employer-sponsored pension plan is offset from the compensation payable at a rate of 75% of the net benefit.
Section of Act	Workplace Health, Safety and Compensation Act, 2022 (sections 90-91)
Links (if any)	N/A

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Prince Edward Island

The following table describes supplemental benefits in Prince Edward Island.

Supplemental Benefits	Prince Edward Island
Supplemental Benefits	N/A
Group Benefit Plan	N/A
Employment-Related Remuneration, Collateral (Top-Up) Benefits	Wage loss benefits awarded to a worker shall be reduced by collateral benefits that the worker receives or is entitled to receive as a result of the injury only to the extent that such benefits, together with wage loss benefits payable, have the effect of compensating the worker in excess of 85% of the worker's actual net loss of earning capacity.
Section of Act	<u>Workers Compensation Act</u> (section 42)
Links (if any)	Policy: <u>POL-41 Collateral Benefits</u>

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Nova Scotia

The following table describes supplemental benefits in Nova Scotia.

Supplemental Benefits	Nova Scotia
Supplemental Benefits	In Nova Scotia, supplemental benefits are payable to certain low-income permanently impaired workers whose injury occurred before March 23, 1990.
Group Benefit Plan	N/A
Employment-Related Remuneration, Collateral (Top-Up) Benefits	'Top Ups' are not prohibited under the <i>Act</i> .
Section of Act	Workers' Compensation Act (section 227(4))
Links (if any)	N/A

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New Brunswick

The following table describes supplemental benefits in New Brunswick.

Supplemental Benefits	New Brunswick
Supplemental Benefits	N/A
Group Benefit Plan	N/A
Employment-Related Remuneration, Collateral (Top-Up) Benefits	<p>Subsections 38.11(9) and 38.2(2.5) of the WC Act provide limits to the compensation that injured workers can receive. When injured workers receive remuneration from sources other than WorkSafeNB, loss of earnings benefits may be reduced.</p> <p>WorkSafeNB reduces loss of earnings benefits when:</p> <ul style="list-style-type: none"> - The remuneration is earned and received by the injured worker for the same period during which compensation is paid; - The remuneration is from the employer or an employment-related source; - There is no requirement to reimburse the remuneration; and - The combination of benefits and remuneration exceeds 85% of pre-accident net earnings <p>All four parts of this test must be satisfied to reduce benefits.</p>
Section of Act	<u>Workers' Compensation Act</u> (sections 38.21(2.5), 38.11(9))
Links (if any)	N/A

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Quebec

The following table describes supplemental benefits in Quebec.

Supplemental Benefits	Quebec
Supplemental Benefits	The Act does not prohibit an employer from paying a worker an amount higher than that which he would have obtained under the Act. The Commission will reimburse the employer up to the amount which the worker would have received if he had been paid directly by the Commission. The Board will not reimburse for any amount above that figure. (section 126)
Group Benefit Plan	In Quebec, a worker who is away from his work because of an occupational injury continues to accumulate seniority and continued service under both the collective agreement applicable to him and the Act respecting labour standards. He also continues to take part in the pension and insurance plans in effect in his place of employment, provided he pays his share of the contributions, in which case his employer is required to assume his share. These rights may be exercised until the expiry of his right to return to work, either in the year following the beginning of his period of continued absence, if the establishment includes 20 workers or less, or within two years if the establishment includes more than 20 workers. After this period, the worker who, because of an occupational injury, suffers a severe, extended disability making him unable to hold truly remunerative employment, is entitled to continue to take part in the pension plan offered by his employer if he pays his share of the required contributions and, in such a case, the Commission assumes the employer's share. Finally, the worker who reinstates his employment or equivalent employment is entitled to receive the salary and benefits at the same rates and conditions as those he would enjoy had he continued to carry out his employment during his absence.
Employment-Related Remuneration, Collateral (Top-Up) Benefits	N/A
Section of Act	<u>Act Respecting Industrial Accidents and Occupational Diseases</u> (sections 235-240)
Links (if any)	N/A

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Ontario

The following table describes supplemental benefits in Ontario.

Supplemental Benefits	Ontario
Supplemental Benefits	Not applicable.
Group Benefit Plan	In Ontario, the accident employer is required to continue employment benefits throughout the year following the injury, if the worker is absent from work because of the injury, and if the worker continues to pay his share of these benefits, if any.
Employment-Related Remuneration, Collateral (Top-Up) Benefits	In Ontario, employers are not prohibited from paying collateral or additional benefits.
Section of Act	<u>Workplace Safety and Insurance Act, 1997</u> (section 25)
Links (if any)	N/A

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Manitoba

The following table describes supplemental benefits in Manitoba.

Supplemental Benefits	Manitoba
Supplemental Benefits	In Manitoba, a supplemental benefit may be paid if the loss of earning capacity is proportionately greater than the disability pension the worker is receiving or received. This benefit is called special additional compensation (SAC) and is only available to workers with accidents prior to January 1, 1992. Under certain circumstances, workers may qualify for a post-retirement benefit.
Group Benefit Plan	Manitoba may establish benefit programs or a group insurance plan for workers receiving wage loss benefits for more than 24 months, and for dependants of those workers or deceased workers. Separate from these group benefit plans and programs, the WCB must establish a group life insurance plan for workers who have received wage loss benefits for more than 24 months. Coverage under this plan is extended for a period of 90 days to workers who meet the criteria outlined and whose benefits have been discontinued. The funding of this group life insurance plan is from the Accident Fund and is not to exceed 5% of future wage loss benefits. Should a worker die in 2015 and leave a dependant, \$45,920 is payable to the estate. If the worker has no dependants, \$11,780 is payable to the estate.
Employment-Related Remuneration, Collateral (Top-Up) Benefits	Under the Manitoba Act, collateral benefits are any additional benefits an injured worker may be entitled to receive for a workplace accident under the Canada Pension Plan, the Quebec Pension Plan, the <i>Employment Insurance Act</i> , a disability insurance plan, and employer "top-up benefits". Collateral benefits will either be deducted from wage loss benefits or will be considered earnings after the accident, depending on whether the collateral benefits are taxable or non-taxable. Collateral benefits are deducted from wage loss benefits to ensure that the total amount of benefits a worker receives from the various sources does not add up to more than 100% of the worker's actual loss of earning capacity.
Section of Act	<ul style="list-style-type: none"> • <i>Workers Compensation Act</i> (section 40(2) Act prior to January 1, 1992) • Workers Compensation Act (sections 41, 43) • Manitoba Regulation 187/2005, Group Life Insurance • Manitoba Regulation 265/2014, Adjustment in Compensation Regulation
Links (if any)	<ul style="list-style-type: none"> • Policy 44.60.30, Special Additional Compensation • Fact Sheet - WCB Group Life Insurance

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Saskatchewan

The following table describes supplemental benefits in Saskatchewan.

Supplemental Benefits	Saskatchewan
Supplemental Benefits	Saskatchewan may make a supplemental payment to the annuity at age 65 if the impact of the injury is greater than recognized by the annuity and causes the worker undue hardship. The amount may be increased to the minimum compensation rate then payable.
Group Benefit Plan	N/A
Employment-Related Remuneration, Collateral (Top-Up) Benefits	N/A
Section of Act	<u>Workers' Compensation Act, 2013</u> .(section 74)
Links (if any)	N/A

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Alberta

The following table describes supplemental benefits in Alberta.

Supplemental Benefits	Alberta
Supplemental Benefits	<p>In Alberta, for those with disabilities assessed at 50% or more and injured prior to April 1, 1975, a supplement may be paid to age 65 to raise the amount to the level set in 1980 amendments.</p> <p>Earnings Loss Supplement – for pre 1995 claims, Alberta may pay an earnings loss supplement if the worker's compensable loss of earning capacity exceeds the amount of the permanent partial disability pension.</p>
Group Benefit Plan	No
Employment-Related Remuneration, Collateral (Top-Up) Benefits	An employer is not prohibited from paying a worker more than the amount that a worker would receive under the Act. The Board will reimburse the employer up to the amount of monies that would have been paid to the worker had he or she been paid directly by the Board. The Board will not reimburse for any amount above that figure.
Section of Act	<u>Workers' Compensation Act</u> (section 66)
Links (if any)	N/A

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British Columbia

The following table describes supplemental benefits in British Columbia.

Supplemental Benefits	British Columbia
Supplemental Benefits	N/A
Group Benefit Plan	N/A
Employment-Related Remuneration, Collateral (Top-Up) Benefits	An employer is not prohibited from paying a worker more than the amount that a worker would receive under the Act. The Board will reimburse the employer up to the amount of monies that would have been paid to the worker had he or she been paid directly by the Board. The Board will not reimburse for any amount above that figure.
Section of Act	Workers Compensation Act (section 34)
Links (if any)	N/A

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Yukon

The following table describes supplemental benefits in Yukon.

Supplemental Benefits	Yukon
Supplemental Benefits	Yukon may make a supplemental payment to the annuity at the time a person is eligible for old age security benefits if the impact of the injury is greater than recognized by the annuity and causes the worker undue hardship. The amount may be increased to the minimum compensation rate.
Group Benefit Plan	N/A
Employment-Related Remuneration, Collateral (Top-Up) Benefits	N/A
Section of Act	Workers' Compensation Act (section 30)
Links (if any)	N/A

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Northwest Territories and Nunavut

The following table describes supplemental benefits in Northwest Territories and Nunavut.

Supplemental Benefits	Northwest Territories and Nunavut
Supplemental Benefits	The WSCC may pay an injured worker Additional Compensation if the WSCC determines the compensation is inadequate because: the percentage of the worker's earning capacity lost because of the permanent disability is greater than the percentage of the permanent disability; or the worker's Net Annual Remuneration before their injury did not fairly represent the worker's probable earning capacity. An Earnings Loss Adjustment will be the worker's basic pension benefit multiplied by 50% or 100%.
Group Benefit Plan	N/A
Employment-Related Remuneration, Collateral (Top-Up) Benefits	N/A
Section of Act	Workers' Compensation Act (sections 41, 42, 44)
Links (if any)	Policy 06.03 – Calculation of Permanent Compensation

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